GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:4009
ANSWERED ON:09.12.2016
Credit Deposit Ratio
Marutharajaa Shri R.P.;Tanwar Shri Kanwar Singh

Will the Minister of FINANCE be pleased to state:

(a) whether the Government has fixed any criterion regarding credit deposit ratio of nationalised banks and if so, the details thereof;
(b) whether the Government has reviewed to banks complying with this ratio; and
(c) if so, the details thereof, bank-wise along with the steps being taken by the Government in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) to (c):Reserve Bank of India guidelines on improving credit deposit ratio advise Scheduled Commercial Banks including Nationalised Banks to achieve a Credit Deposit (CD) ratio of 60% in respect of their rural and semi-urban branches separately on an all-India basis.In order to minimize regional imbalance in credit deployment, banks are required to avoid wide disparity in the ratios between different States/Regions.
RBI has advised banks that the CD ratios should be monitored at different levels viz banks' head office level, State Level Bankers Committee (SLBC) and District Consultative Committee (DCC). Special Sub-Committee (SSC) of DCC to be set up in the districts having CD ratio less than 40%, to monitor the CD ratio and to draw up monitorable Action Plans (MAPs) to increase the CD ratio. The Districts with CD ratio less than 20% needs to be treated on a special footing.
RBI also monitors the CD ratio of banks. Out of 673 districts in India, 158 districts have CD ratio less than 40% and Special Sub Committees of DCC have already been formed in 148 districts.
A Statement indicating bank-wise CD Ratio of public sector banks is Annexed.

Statement referred to in reply to the parts (a to c) of the Lok Sabha Unstarred Question No. 4009 for answer on 06-12-2016 regarding "CREDIT DEPOSIT RATIO"

ANNEX
Bank wise CD Ratio of Public Sector Banks

Sl. No.	Bank Name	As on 31st March, 2014	As on 31st March, 2015	As on 31st March, 2016	As on 30th September, 2016
1	Allahabad Bank	71.9	76.7	75.5	74.1
2	Andhra Bank	78.2	83.5	78.1	79.7
3	Bank of Baroda	78.9	77.0	73.7	68.4
4	Bank of India	73.4	73.5	73.3	72.8
5	Bank of Maharashtra	78.0	84.3	81.2	79.7
6	BharatiyaMahila Bank Ltd.	65.4	66.9	61.9	
7	Canara Bank	72.2	71.6	71.5	71.4
8	Central Bank of India	79.8	78.7	74.5	69.2
9	Corporation Bank	70.5	72.9	71.1	64.8
10	Dena Bank	73.7	72.4	76.5	72.8
11	IDBI Bank Limited	89.1	87.3	93.5	92.3
12	Indian Bank	76.3	76.6	70.6	70.3
13	Indian Overseas Bank	75.2	69.7	73.8	75.4
14	Oriental Bank of Commerce	72.9	72.7	72.8	72.4
15	Punjab And Sind Bank	75.9	77.9	72.4	70.1
16	Punjab National Bank	78.1	77.2	77.6	72.3
17	Syndicate Bank	79.7	75.9	74.5	72.3
18	UCO Bank	82.3	77.3	67.0	64.7
19	Union Bank of India	74.8	80.0	76.1	70.9
20	United Bank of India	61.1	67.6	63.1	59.6
21	Vijaya Bank	66.4	69.5	74.2	72.2
22	State Bank of Bikaner And Jaipur	90.9	84.5	79.9	76.6
23	State Bank of Hyderabad	81.8	82.6	81.6	79.5
24	State Bank of India	78.8	73.8	74.7	67.2
25	State Bank of Mysore	83.2	83.9	79.6	74.4
26	State Bank of Patiala	86.8	87.5	80.1	78.6
27	State Bank of Travancore	81.3	77.2	66.6	65.6
ALL INDIA-PSB		77.1	76.0	75.0	71.2

Source: RBI